

Refinance Checklist

Click each box digitally, or print this page and check items by hand.

01 Refinance Goals

- ☐ Know why you are refinancing and what needs to improve
- ☐ Confirm rate, payment, or term goal
- ☐ Review current mortgage statement
- ☐ Estimate home value and equity
- ☐ Compare cash-out vs. rate/term options
- ☐ Check break-even timing

02 Income & ID

- ☐ Gather documents that verify who you are and what you earn
- ☐ Government-issued photo ID
- ☐ W-2s / 1099s from last 2 years
- ☐ Recent pay stubs
- ☐ Tax returns if self-employed
- ☐ Employment and income updates

03 Assets & Debts

- ☐ Show available funds and current obligations
- ☐ Bank and investment statements
- ☐ Retirement statements if used
- ☐ List debts and minimum payments
- ☐ Explain large deposits or transfers
- ☐ Avoid new debt before closing

04 Property & Insurance

- ☐ Confirm property details and coverage requirements
- ☐ Property address and estimated value
- ☐ Homeowners insurance declarations
- ☐ Property tax, HOA, or flood details
- ☐ Title or ownership documents
- ☐ Appraisal access if required

05 Loan Estimate Review

- ☐ Compare the offer before you move forward
- ☐ Request and compare Loan Estimates
- ☐ Review rate, APR, points, and fees
- ☐ Check rate lock expiration
- ☐ Confirm payoff amount
- ☐ Review cash to close and escrow

06 Closing & Right to Cancel

- ☐ Review final terms before the refinance is complete
- ☐ Review Closing Disclosure 3 days early
- ☐ Compare it to your Loan Estimate
- ☐ Review note, mortgage, and escrow docs
- ☐ Verify wire instructions before funds
- ☐ Understand your 3-day right to cancel